

GLOBAL CONSENSUS FUND SERIES H



Information is correct at 31 July 2019

FUND FACTS

	OBJECTIVE	To perform in line with Average Managed Fund without an allocation to Irish property or shares
	INVESTMENT STYLE	Passive
	SIZE	108.5 million

FUND DESCRIPTION

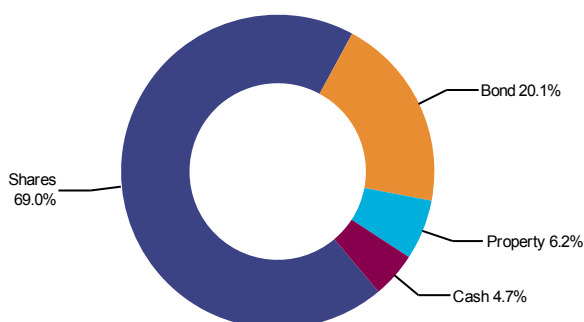
This fund is based on an approach which combines the wisdom of the main investment managers in Ireland. The fund invests in assets similar to those in the Consensus Fund. Ireland's most popular fund but with no specific allocation to equities or property in Ireland. The fund matches the investments that the main investment managers in Ireland make in global shares, property, bonds and cash.

Warning: If you invest in this product you may lose some or all of the money you invest.

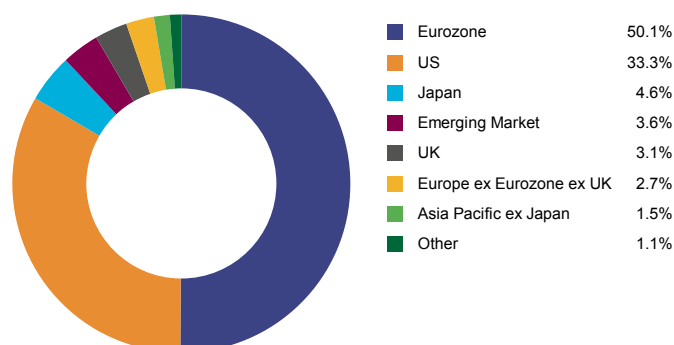
IRISH LIFE RISK LEVEL (IL)

IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK					HIGHER RISK	

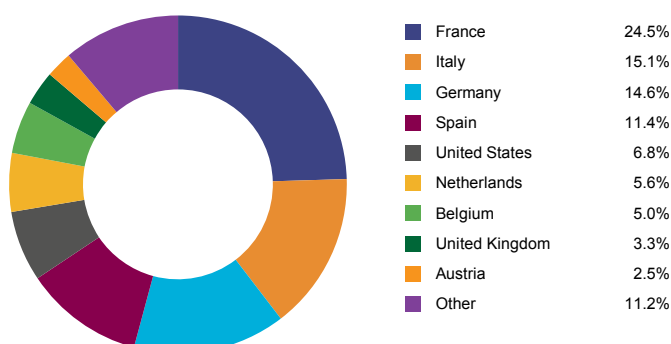
ASSET ALLOCATION



SHARE REGIONAL DISTRIBUTION



BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY

RATING	% of FUND
AAA	12.3%
AA2	16.0%
AA3	8.0%
A1	5.6%
A2	5.7%
A3	15.4%
BBB1	9.4%
BBB2	20.8%
BBB3	3.5%
Other	3.3%

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. Non euro currency exposures may be fully or partly hedged back to euro to reduce foreign currency risk.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. Allied Irish Banks, p.l.c. is tied to Irish Life Assurance plc. for Life and Pensions business.

Warning: This fund may be affected by changes in currency exchange rates.



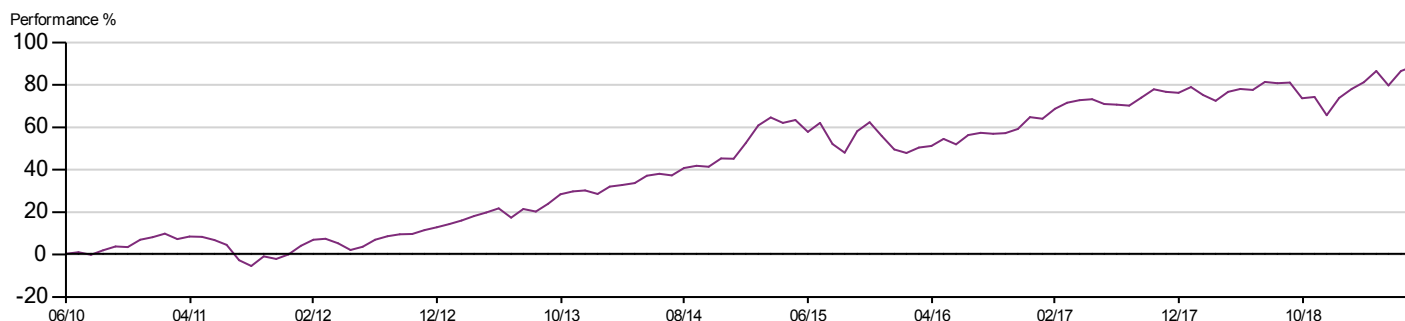
CALENDAR YEAR RETURN

	2013	2014	2015	2016	2017	2018	YTD
Fund	15.45%	11.54%	7.38%	5.78%	6.98%	-6.02%	14.01%
Benchmark	16.83%	12.84%	8.66%	6.98%	8.26%	-4.91%	15.00%

PERFORMANCE AS AT 31/07/2019

	1 Month	3 Month	1 Year	3 Year p.a.	5 Year p.a.	Since Launch p.a.
Fund	1.23%	1.23%	4.08%	6.50%	6.61%	7.23%
Benchmark	1.45%	1.61%	5.47%	7.79%	7.89%	8.48%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.00%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 25 Jun 2010; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Benchmark: The standard against which the performance of the fund is measured. It typically includes market indices or weighted combinations of these as appropriate.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

ILIM are internationally recognized for their expertise, innovation and track record:

- Investment Manager of the Year at the Irish Pension Awards 2013-2015
- Double Winner at the European Pension Awards 2014
- Best Innovation in Financial Services at Moneymate Group and Investor

Awards 2018

Allied Irish Banks, p.l.c. is tied to Irish Life Assurance, p.l.c. for Life and Pensions business.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

Irish Life Investment Managers Limited is regulated by the Central Bank of Ireland.

Irish Life Assurance p.l.c. is regulated by the Central Bank of Ireland.

To find out more about our fund range and to view the latest market and fund manager updates please visit: <http://www.irishlife.ie>



Irish Life

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